



Will Preparation to Complement Supplemental Group Life Insurance

*Will Preparation is
useful to employees
today*

Something many need, but few have

Along with owning adequate life insurance, having a will that is updated periodically is the #1 thing a person can do to avoid burdening one's family with financial, legal and logistical problems.¹ Surprisingly, more than 60% of Americans have yet to create a will or living trust,² and while they may work hard to provide for their families, without a will their assets can be distributed according to state law regardless of their actual intentions.

Companies can give their employees more control over their assets

With Will Preparation, employees gain the power to protect their assets and preserve their families' financial future. This unique service is offered by Hyatt Legal Plans,³ a MetLife company, and fully covers the legal fees associated with preparing or updating wills for your employees and their spouses, when using a participating plan attorney.



Group Life can help employees meet real needs, right now

One way to enrich your company's Group Life benefits is to offer services employees and their families can use today. Will Preparation is automatically presented

with MetLife Supplemental Group Life Insurance coverage at no additional cost to your company or your employees.⁴ And, providing service that is useful to employees today helps them gain a greater appreciation of their benefits. Now, employees have the opportunity to get the life insurance coverage they may need while taking advantage of another critical aspect of financial planning—Will Preparation.

Will Preparation includes:

- Access to Hyatt Legal Plans' nationwide network of over 9,000 participating plan attorneys
- Face-to-face consultation
- Preparing and updating wills for the employee and spouse (not including living wills)
- All fees related to preparing or updating a will when using a plan attorney
- Excellent customer service

Convenient, personal assistance

All employees who enroll in their Supplemental Group Life Insurance program automatically gain access to Will Preparation. Here's how it works:

- Employees call the Hyatt Legal Plans toll-free telephone number to speak to a Client Service Representative, who can assist them in locating a plan attorney

- The Client Service Representative provides the employee with a case number to give to the plan attorney
- The employee or spouse schedules an appointment with a plan attorney who can prepare or update a will

For added convenience, appointments with plan attorneys are generally available weekdays, evenings and Saturdays, so employees can attend to their personal matters without disrupting their workday. Companies also benefit because Hyatt handles the administration from start to finish.

A trusted partner in MetLife

MetLife is the leading provider of Group Life Insurance in the United States⁵ with a full portfolio of innovative solutions, administrative services and ready-to-use employee communications. MetLife's expertise can provide a life insurance program that best meets the needs of companies and their employees, today and in the future.

For more information about Will Preparation, contact your broker or MetLife representative.



MetLife® Group Life

► www.metlife.com/business 1-877-638-2862

1 Press release issued by The Life and Health Insurance Foundation for Education, August 2002. 2 The Wall Street Journal, November 18, 2003. 3 Will Preparation is offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Availability is subject to appropriate regulatory approval. 4 Will Preparation is provided for groups with 1,000+ employees as a standard part of their MetLife Supplemental Group Life plan premium. 5 Based on inforce premiums. 2002 Group Life share results from AM Best Life/Health Volume 2003, #7. ©2004 Metropolitan Life Insurance Company, New York, NY. 10166. Peanuts © United Feature Syndicate, Inc.